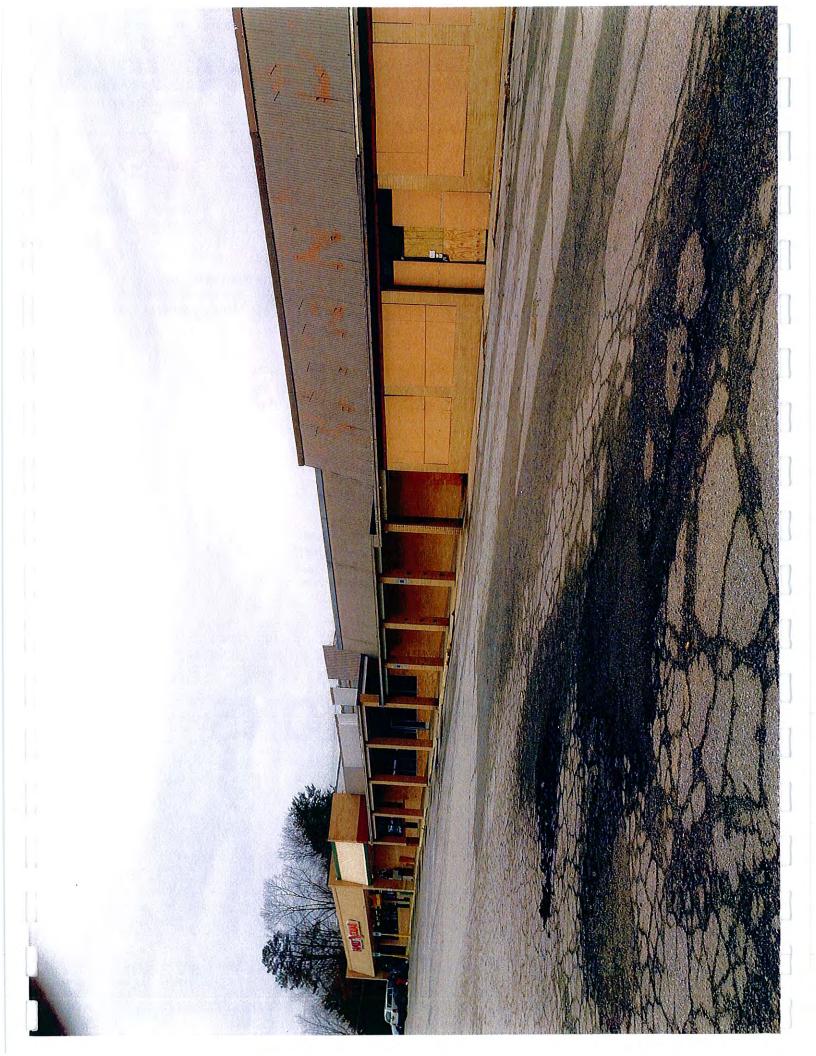
SHOPPING CENTER RENDERING

BEFORE

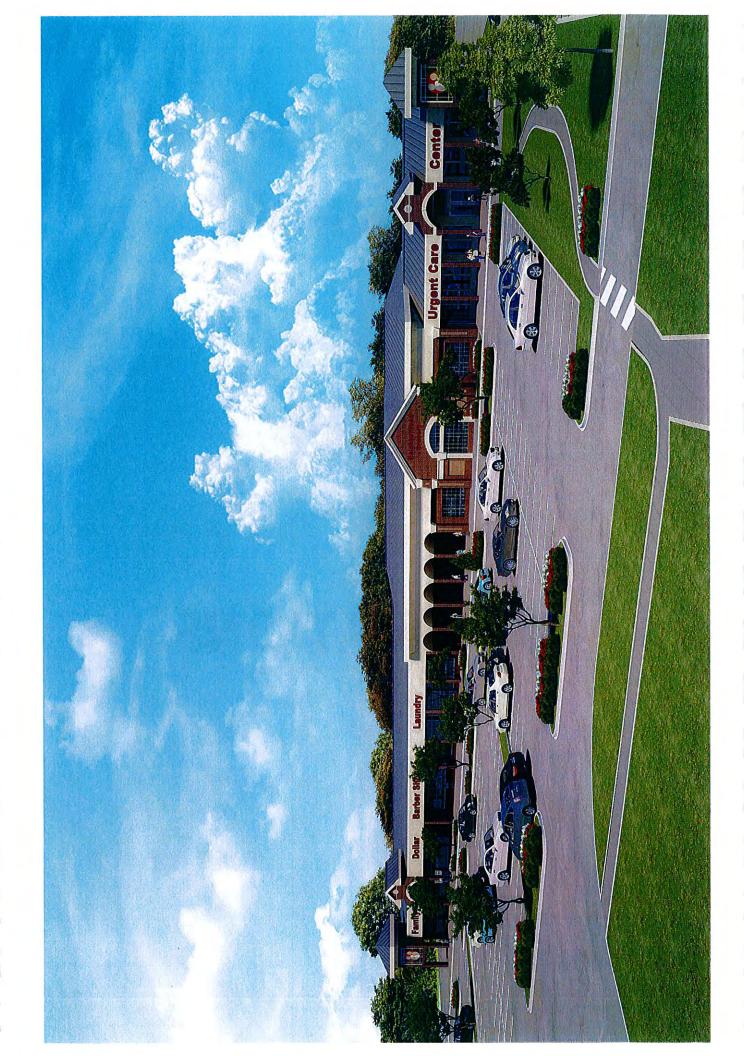
RENOVATIONS



SHOPPING CENTER RENDERING

<u>AFTER</u>

RENOVATIONS



SUMMARY OF RENOVATION PROJECT

The Renaissance Center of Greensboro, LLC Renovation of Shopping Center Proposal

The Renaissance Center of Greensboro, LLC, (TBF) will be the developers of the new Renaissance Center.

The Developers wishes to enter into a joint partnership with the City of Greensboro to develop the commercial property located on Phillips Ave. known as the Bessemer Shopping Center.

The proposed plans call for complete renovations of the exterior of the shopping center and the renovation of the shell of the interior of all vacant units.

The Developers original proposal was to establish and operate a full scale Grocery Store, which would also consist of a full service fast food restaurant and a full service Pharmacy in the former Winn Dixie location.

In recent days, the Developers have met with members and planners of a proposed Neighborhood Coop, who also proposes to open and operate a grocery store in the same location.

In an effort of cooperation and inclusion and after meeting with the planners of the Coop Grocery Store, the Developers are proposing to abandon their current plans to open and operate a grocery store in the proposed space. If the Developers obtain a contract with the City of Greensboro to develop and acquire ownership of the site, they have agreed to enter into an agreement with the Renaissance Community Coop in their efforts to open a grocery store in a portion of the 20,000 Square feet grocery store area.

The Renaissance Community Coop has requested to lease 15,000 square feet of the 20,000 square feet, of which, 6,750 sq. ft. will be used as the grocery store area and 3,250 sq. ft to be used as office area for the grocery store. The other 5,000 sq. ft. will be divided by allocating 3,000 sq. ft. for community meeting space and 2,000 sq. ft. for offices for neighborhood organizations.

Because of the City's financial contribution to this project, the Developers have agreed to lease the 15,000 square feet to the Coop for the purpose of opening and operating a full service grocery store in that space. The Developers have also agreed to lease the 15,000 sq. ft. area to the Coop at the proposed rental amount as proposed in their proposal to the City of Greensboro. The rental rate of 0.60% of their projected weekly gross sales for the shopping center, will be between \$1.34 to \$1,60 per square feet. The Market rent for the same space, is between 10-14.00 per square feet.

This agreement is contingent upon the Coop agreeing to an established timeline of success towards the Coop's efforts to secure funding for the opening and operation of the grocery store within an 18 month period.

The City's contribution to this project also helps to supplement the reduced 25 year lease agreement with the Family Dollar store which is currently at \$4.00 per square foot for the 10,000 Square feet they currently occupy.

If the Renaissance Community Coop is successful in securing the funding to open and operate the grocery store in a timely manner, the Developers will commit to opening and operating a full service Urgent Care/Walk-In Clinic next to the Grocery Store. The Urgent Care Center will also be equipped with a full service Pharmacy. The Developers will also subdivide and open and operate a restaurant in the remaining 5000 sq. ft. of the grocery store which will not be occupied by the Coop. The Developers will also commit to opening and establishing other businesses in the remaining vacant units in the shopping center

However, the Developers will agree to open and operate the Grocery Store if an agreement can not be reached with the Coop and/or if the Coop can not raise the necessary funds to open and operate the Grocery Store in the timeline that is agreed upon. The Grocery Store at that point will include the restaurant and a full service Pharmacy which will occupy the entire 20,000 Sq. ft. area.

The Developers will then ask the city to grant a \$600,000.00 loan to the Developers to assist with the up fit and the equipment purchase for the grocery store.

The estimated cost for the entire up fit, equipment and supplies for the grocery store is approximately 2.1 million dollars.

The Developer's proposal to open and operate a full service Urgent Care/Walk-In Clinic in the 6700 square foot space in the shopping center can be accomplished with the assistance of the city providing a grant to supplement the expenses of up-fitting the Center in the amount of \$600,000.00. (The estimated cost to fully up fit the Urgent Care Center is approximately 2 million dollars) The remaining cost will be at the expense of the Developers.

The exterior renovations calls for the renovation/replacement and/or repairs to the façade of the entire complex. The exterior façade will be covered with a red brick veneer on the front and two sides of the complex and the rear of the building will be covered with siding and/or painted. (Please see attached rendering and specifications)

The parking area will be repaired and resurfaced with a 1 ½ to 2 inch asphalt cap on the entire parking area and marked with white parking space lines. The concrete medians and landscaped islands as seen in the rendering will also be installed. This will include the parking area that will be jointly used by customers of the public library.

The current roof will be replaced with an "A" frame roof top. The finished roof will be covered with metal to blend in with the façade.

The entire complex will be heavily landscaped with planting of new trees, landscaped parking lot islands, low growing shrubbery and annual flowers that will add color throughout the year.

Security: There will be a security officer at all times monitoring and patrolling the outside of the entire shopping center complex. There will also be security stationed in the Grocery Store (if operated by the Developers) and the proposed Urgent Care Center with monitored outside and inside security cameras.

Neighborhood Involvement: The Developers are proposing to help the community create a new nonprofit neighborhood organization that will be called the Renaissance Community Development Association. This new Community Development Association can be a blend of several neighborhood organizations that now exist in the community. The

Developers will commit to funding this organization with an initial contribution of \$10,000.00 and to make annual contributions thereafter.

The funds which will be supplemented with other contributions from individuals, neighborhood businesses and grants, will be used to sponsor various neighborhood programs and activities throughout the immediate neighborhood such as, baseball, softball, Basketball, football teams, golf lessons, job training, tutoring, GED preparation classes, mentoring programs and weekend activities in the parking area of the shopping center.

The Developers and operators of the various businesses in the Shopping Center will also agree to work with the established neighborhood Associations and the City's Job Readiness program to offer opportunities for jobs for the residents in the immediate neighborhood.

A large Marquee will be installed at the entrance of the shopping center indentifying the names of the businesses. Signage will also be installed on the buildings indentifying the businesses operating in the shopping center.

DEVELOPER' REQUEST FROM CITY OF GREENSBORO

The Developers are requesting that the Greensboro City Council consider taking the following action at their meeting on April 16, 2013 in an effort to move this project forward:

- Agree to appropriate \$810,000.00, in addition to the \$685,000.00 previously appropriated for the Bessemer Shopping Center project, to fund the attached Construction Budget.
- Agree to convey the building and land to The Renaissance Center of Greensboro, LLC (The Developers) valued at \$490,000.00, with a second lien of \$1,985,000 (total amount of city investment) placed on the property for a five year period which will be reduced by 20% each year, subject to the successful operations of the Shopping Center and the signing of personal guarantees from the Developers.
- Allow a first lien to be placed on the property by a bank not to exceed 1.4 million dollars for the up fit and equipment purchase of the Urgent Care Center which will also be personally guaranteed by the Developers.
- Agree to grant the Developers a **loan** in the amount of **\$600,000.00** to be used towards the renovation, equipment purchase and interior renovation of the proposed Grocery Store, Restaurant, and Pharmacy, if the Developers are not able to come to an agreement with the Coop to open and operate the grocery store. The loan will be secured with a lien on the property, with a 4 percent interest rate, 20 year amortization schedule and a five year balloon payment.
- Agree to give the Developers a **grant** of \$600,000.00 towards the renovation and equipment purchase for the proposed Urgent Care/Walk-In Clinic to be owned and operated by the Developers. A lien will be placed on the center for three years to insure the successful opening and operation of the Urgent Care facility.

- Agree to allow the Developers and their Consultant to be responsible for the contracting of all services for the work to be completed on the Shopping Center Complex, which will include projects that will be paid with City Funding with a shared savings agreement of 50/50.
- Any increase in the amount of the renovations over the City's investment will be paid by the Developers and the city will have no other financial obligations to this project.
- Consider an amount to be determined to participate in a shared cost of a security officer to patrol the shopping center area and the public Library area on a 24 hour basis.

CITY OF GREENSBORO

ITEMIZED INVESTMENT

City of Greensboro itemized investment

Previous funds allocated to this project 685,000.00

Additional funds requested for project renovation 810,000.00

Total of funds invested by city for renovations \$1,495,000.00

Appraised value of shopping center 490,000.00

Grant from city for Urgent Care up fit 600,000.00

Total overall investment by city for this project \$2,586,000.00

Note: An additional loan of 600,000.00 will be requested from the city if the Developers are to open and operate the grocery store instead of the Community Coop.

PROPOSED BUDGET

INCLUDING THE

COOP

Renaissance Center Estimated Construction Budget & Proposed Investment by City and Developers

Coop Operating the Grocery Store

Expenditures:	Estimated Cost	City Funding	Developers Funding
Architectural Design	60,000.00	60,000.00	
Landscaping	125,000.00	50,000.00	75,000.00
Building Façade	300,000.00	300,000.00	
Roof Replacement	350,000.00	350,000.00	
Interior Renovations,			
Equipment for Restaurant			
And Pharmacy	525,000.00		525,000.00
HVAC/Spinkler/electrical			·
Plumbing	460,000.00	460,000.00	
Re-pavement/Repair of		,	
Parking area	125,000.00	125,000.00	
Signage for Complex	50,000.00	50,000.00	
Real Estate Broker &	·	·	
Development Fee	150,000.00	100,000.00	50,000.00
Urgent Care Facility	-	-	•
Upfit & Equipment	2,000,000.00	600,000.00 (grant)	1,400,000.00
Total	4,145,000.00	2,095,000.00	2,050,000.00

PROPOSED BUDGET

WITHOUT THE

COOP

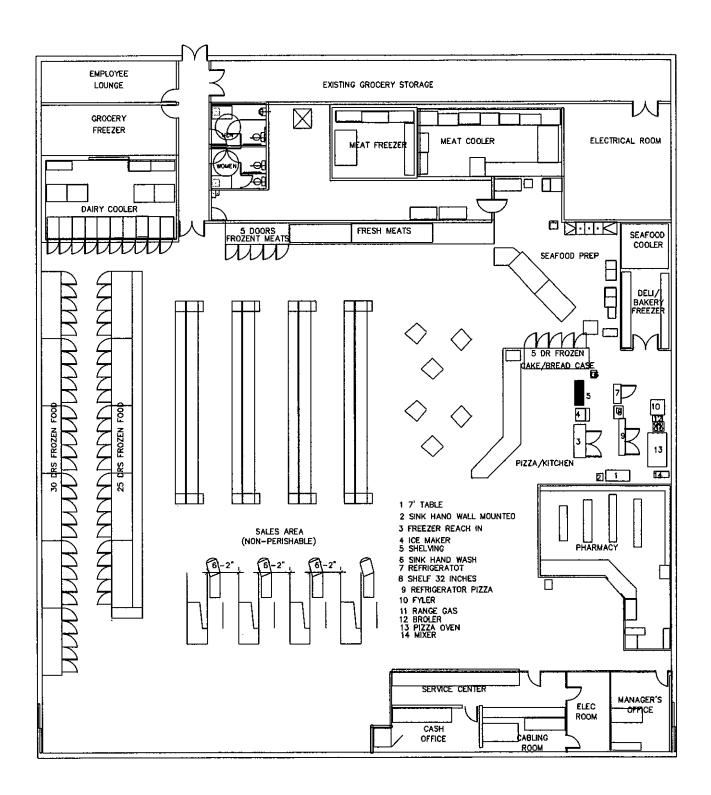
Renaissance Center Estimated Construction Budget & Proposed Investment by City and Developers

Expenditures:	Estimated Cost	City Funding	Developers Funding
Architectural Design	60,000.00	60,000.00	• 6
Landscaping	125,000.00	50,000.00	75,000.00
Building Façade	300,000.00	300,000.00	,
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Plumbing	460,000.00	460,000.00	
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Parking area	125,000.00	125,000.00	
Signage for Complex	50,000.00	50,000.00	
Real Estate Broker &	•	ŕ	
Development Fee	150,000.00	100,000.00	50,000.00
Urgent Care Facility	ŕ	,	
Upfit & Equipment	2,000,000.00	600,000.00 (grant)	1,400,000.00
Total	5,720,000.00	2,095,000.00	3,625,000.00

FLOOR PLAN FOR

DEVELOPER'S

GROCERY STORE



PLANS AND SPECS FOR SHOPPING CENTER RENOVATIONS

The Phillips Avenue Shopping Center Exterior Restortion and Interior Upfit (3-31-2013) Greensboro, North Carolina



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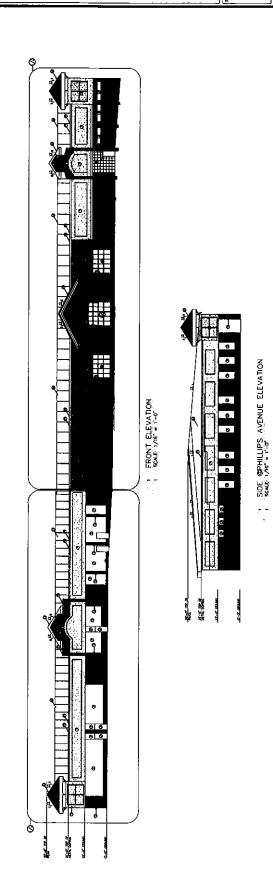
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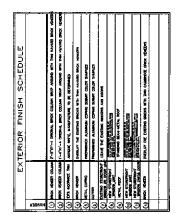
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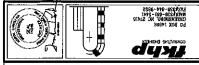
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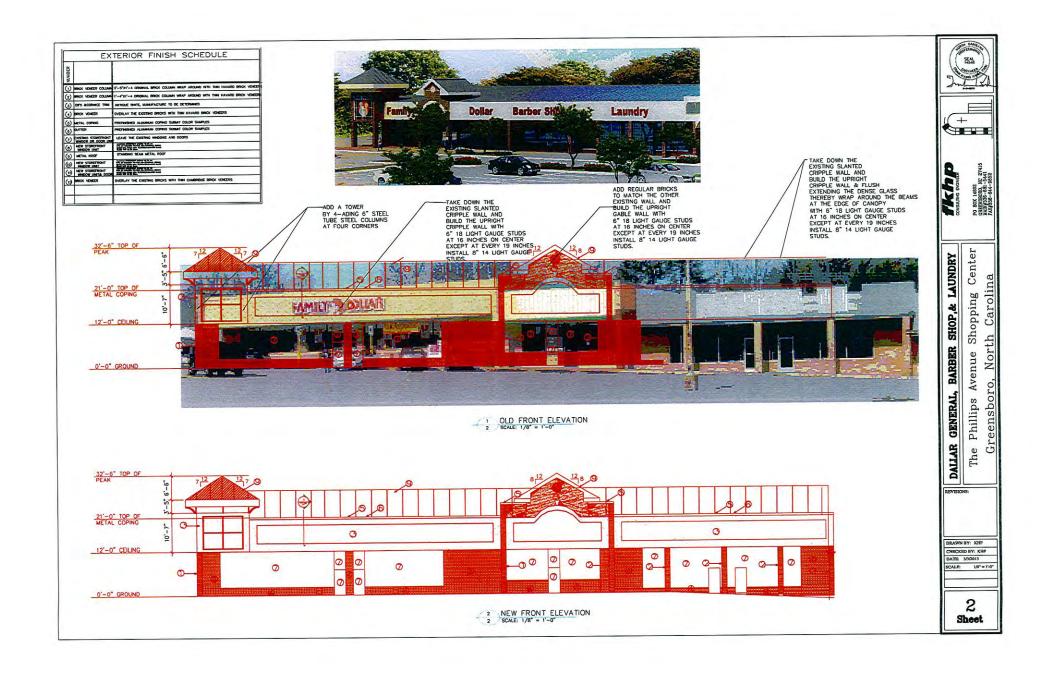


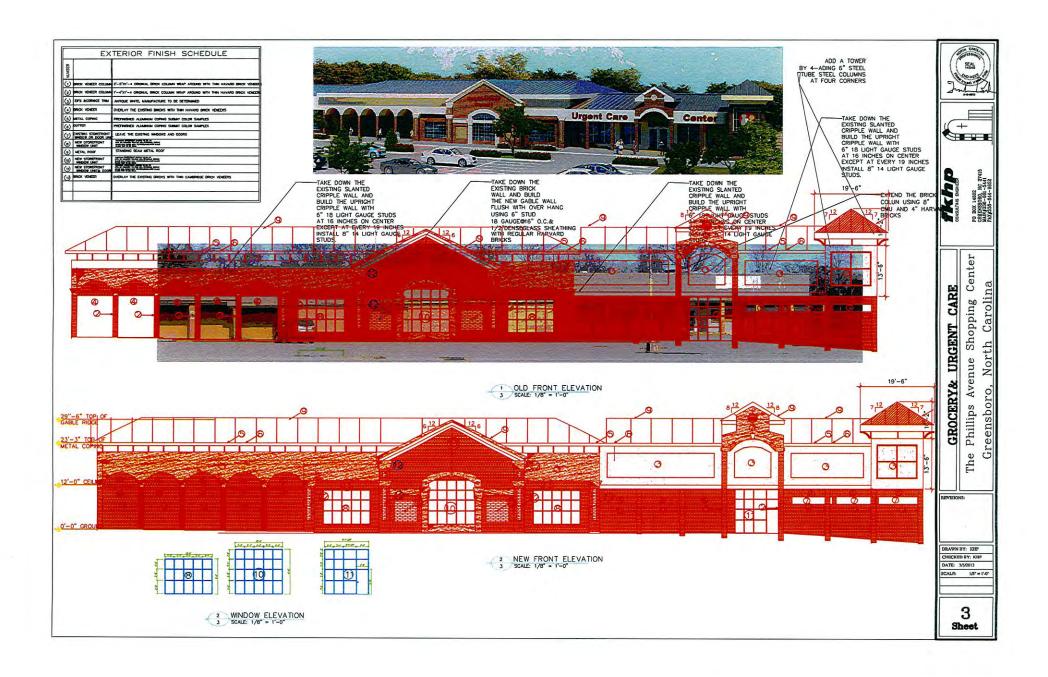
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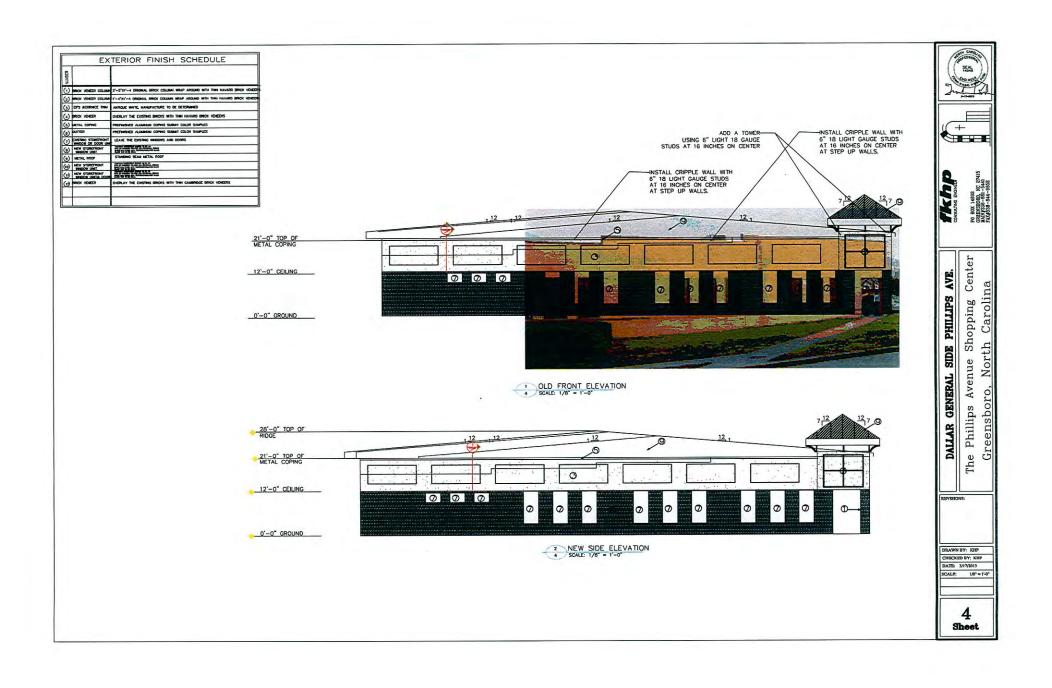
The Phillips Avenue Shopping Center Greensboro, North Carolina

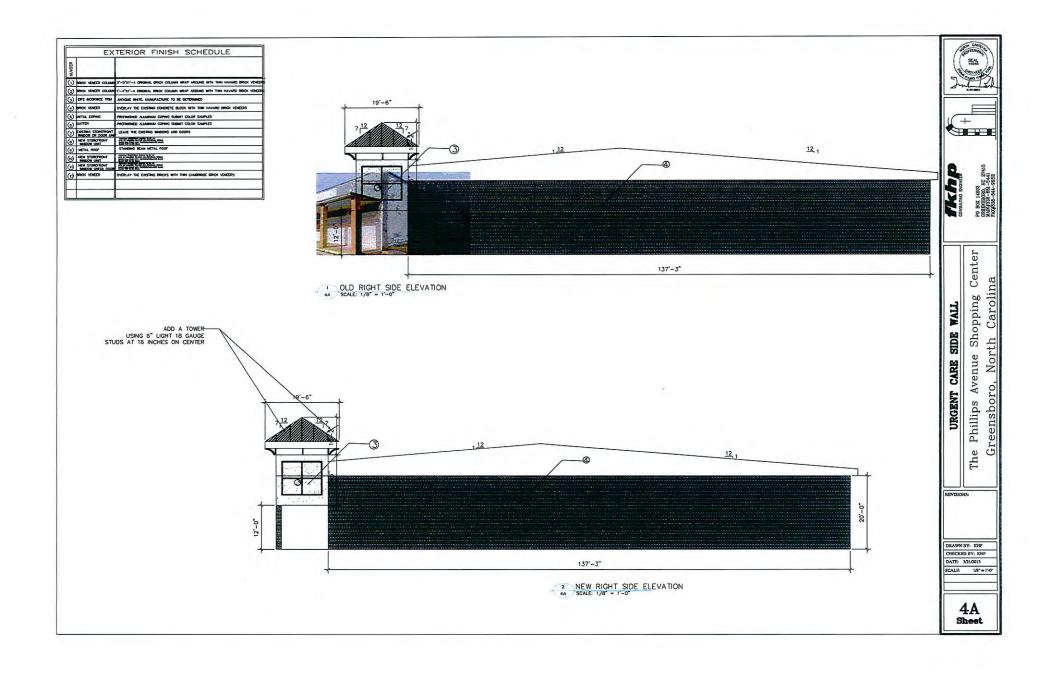


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Greensboro, North Carolina

The Phillips Avenue Shopping Center

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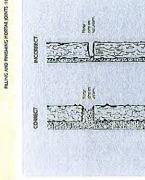






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Greensboro, North Carolina

The Phillips Avenue Shopping Center

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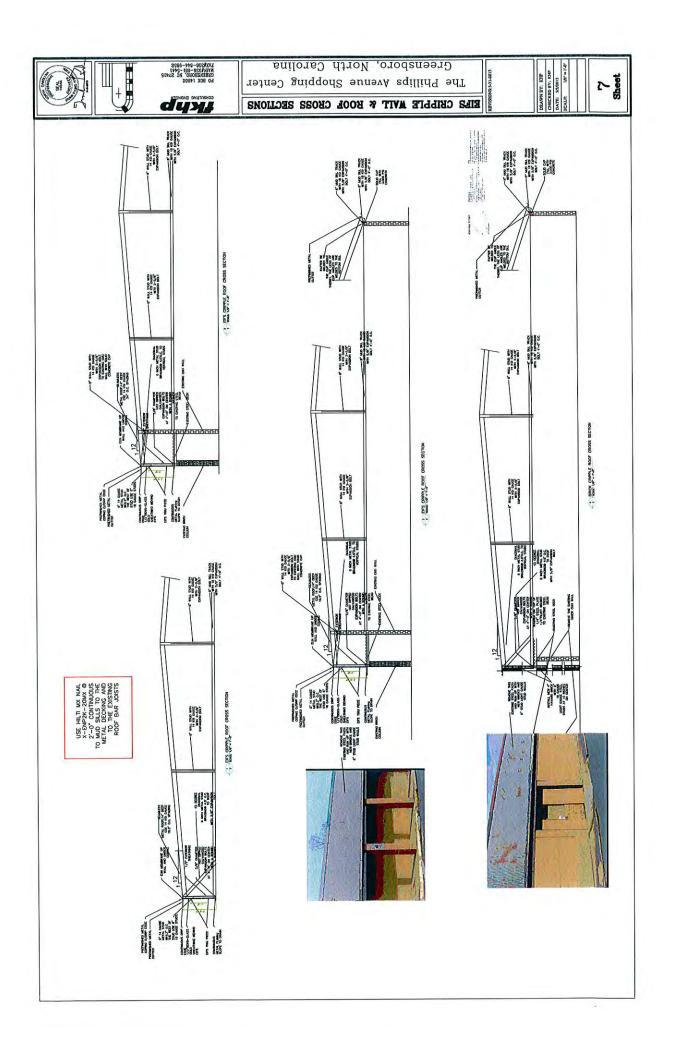


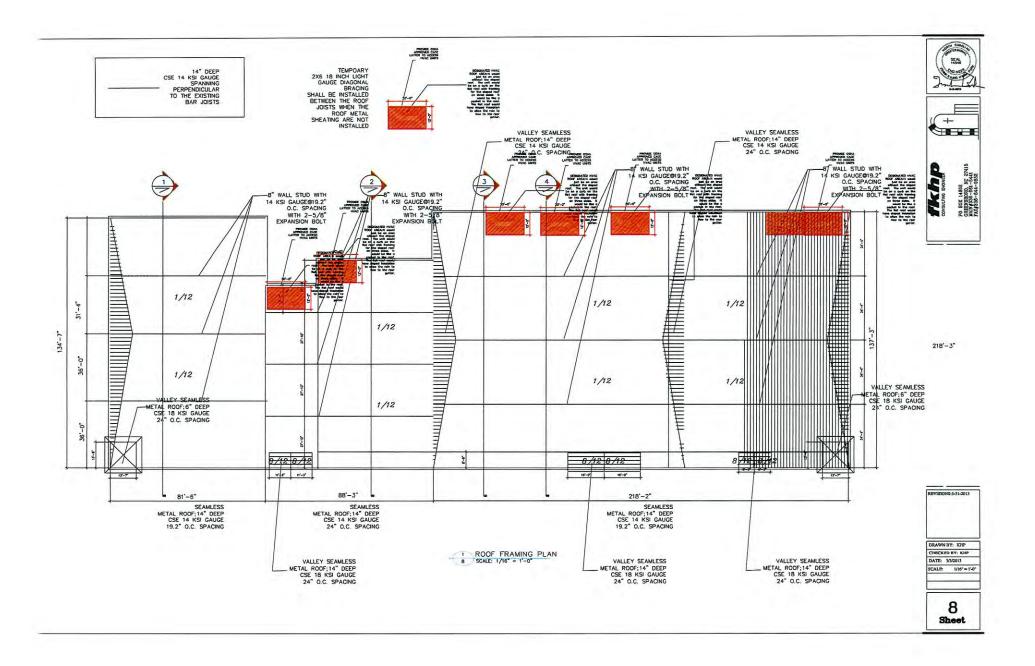




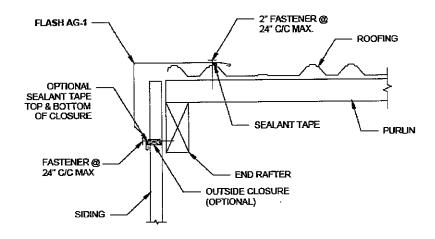






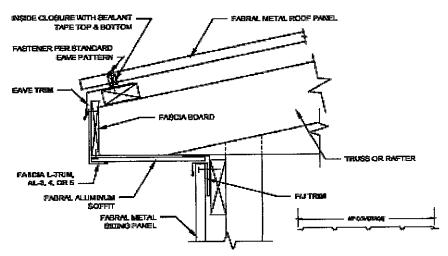


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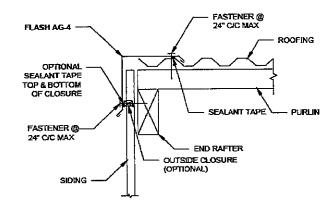
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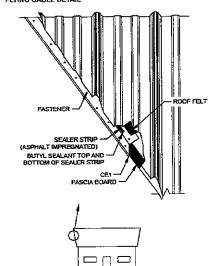
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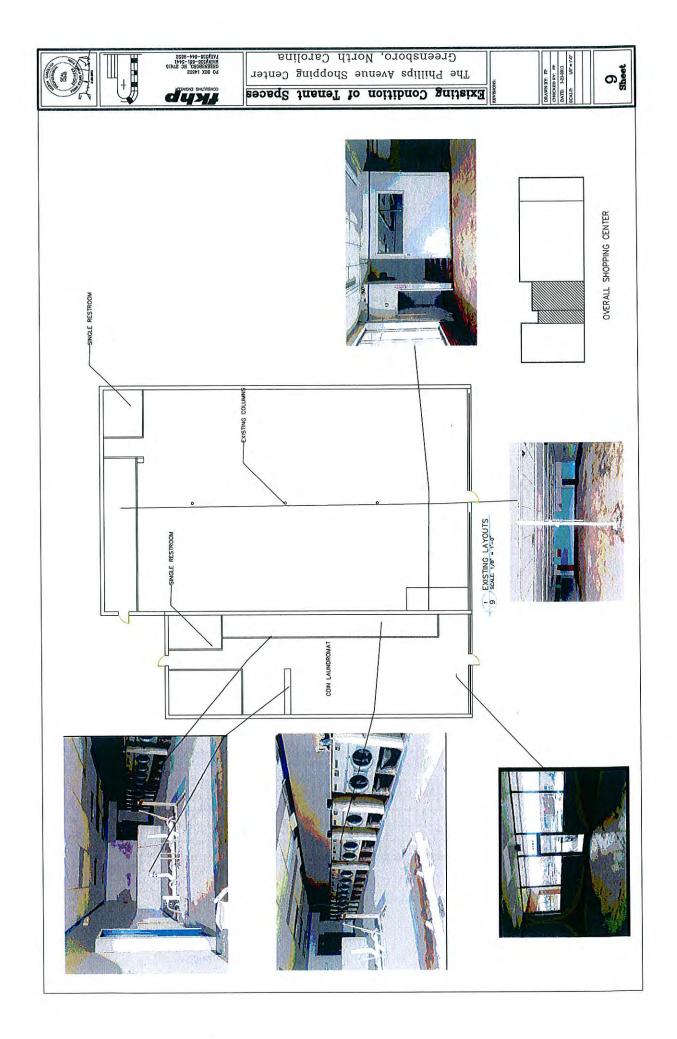
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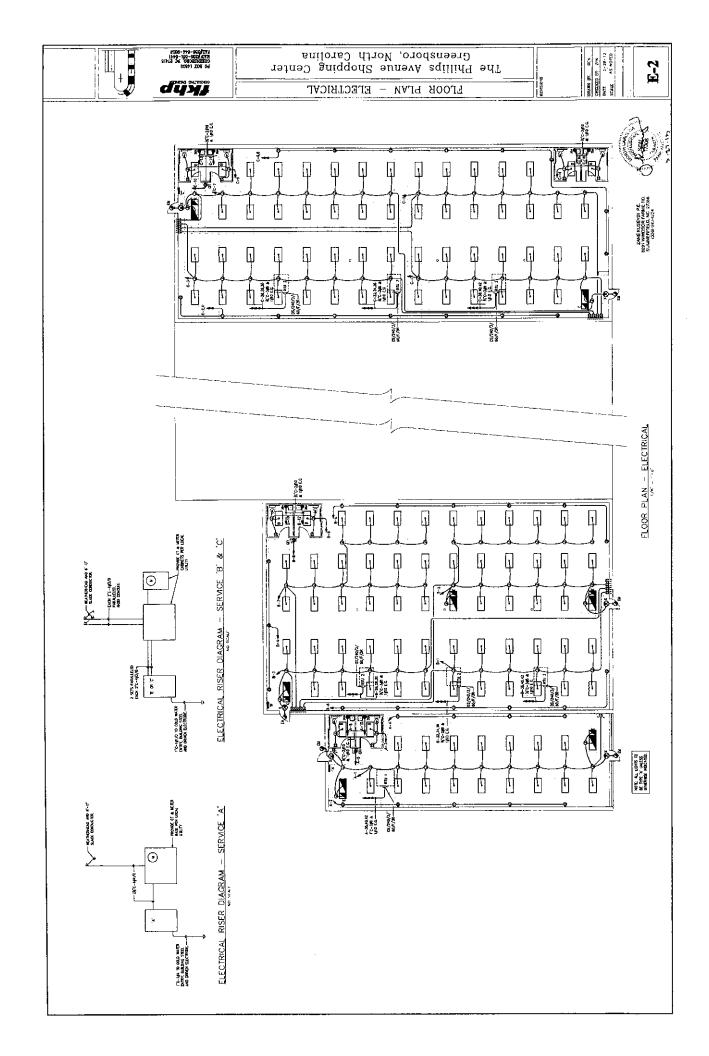
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FOR DEVELOPER'S SUPERMARKET

THE RENAISSANCE CENTER OF GREENSBORO, LLC

Supermarket Business Plan Period 2013- 2018

2515 Phillips Avenue Greensboro, NC. 27401

Contact: Mr. Melvin "Skip" Alston

Project Consultant

Phone: (336) 324-3515

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Supplementary and supporting documents that also form part of this plan are included as appendices.

THE RENAISSANCE SUPERMARKET

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Executive summary

Business goals / mission

As a new neighborhood supermarket, obtaining a permanent place in the local marketplace is our primary goal. We wish to acquire the property known as the Bessemer Shopping Center as soon as possible. We see it as our primary mission to provide high quality, lower prices, and a better service to the community. Basic corporate operations and community involvement will be reflected in everything that we do, hiring from within the community and stocking products tailored to the neighborhood. This will contribute to the enrichment of the quality of lives for people around the Phillips Ave, Woodmere Park and Kings Forest Neighborhood.

Business description

The Renaissance Supermarket will be a supermarket that resells a full range of food products (fresh, frozen, canned, dried and preserved), including meats (from our fresh butcher section), fresh fruits and vegetables (from our greengrocer section), breads and cereal products (from our bakery). Besides food products we also carry a full range of household products such as detergents, soaps and household cleaning products, beverages, including fresh and alcoholic, cosmetics and beauty products, personal hygiene (toothpastes, soaps, etc.), an in-house pharmacy, basic electrical and utilities, tools, school and basic office supplies.

The demand for specific products has increased. To meet the expected demand for these products, as well as new or otherwise hot products, The Renaissance Supermarket is seeking the financing necessary to up fit the existing building, add new point of sale equipment, storage facilities, new shelving and display systems and new freezer and refrigeration equipment to convert the existing facility into a state of the art Supermarket to service the citizens in the primary communities.

Business formation

The company hopes to open for business by November 1, 2013. The Greensboro Renaissance Center LLC, will be formed as Limited Liability Company (LLC). Registration in the State of North Carolina. The company will initially employ approximately 25 people.

Business philosophies

Our business model is focused on controlling cost and streamlining processes. By combining experience and great service, the Renaissance Supermarket will be able to create a high satisfaction level. The Renaissance Supermarket will use advanced technology and equipment as to offer a high quality product mix.

Location

The Supermarket will be located at 2515 Phillips Avenue, Greensboro, North Carolina. This location will provide good visibility and is located behind a public Library, which ensures a high number of visitors. It also offers easy access and easy parking.

Geographical markets

Our primary market will be local residents in the surrounding neighborhoods due to the location of the store in the Community. However, it is our goal to service the entire city of Greensboro and the Guilford County community.

Vision of the future

The company is looking forward to a promising future, because of our experienced staff, our careful planning, the potential of the targeted market segments and the involvement in the neighborhood. The management style is flexible, progressive and energetic. The enthusiasm of the management team as well as the employees will greatly stimulate the envisioned growth within the neighborhood.

Main objectives

Business objectives

- 1. Increase annual revenues with min: of 25% over the next 5 years
- 2. Company growth by 25% in 5 years
- 3. Become established as the neighborhood Grocery Store with the next 5 years

Financial objectives

- 1. Obtain financing in the amount of \$ 600,000.00 from the City of Greensboro
- 2. Increase the gross profit margin with 5% to 20%
- 3. Reduce operating cost

Marketing objectives

- 1. Start a company presence on the Internet
- 2. Expand marketing reach to surround neighborhoods
- 3. Increase brand name recognition

Key advantages

The Renaissance Supermarket will become a recognized industry leader because of the following key advantages:

- Top of the line point of sale and inventory control equipment
- Our operating efficiencies will result I lower operating costs
- Store size will allow for a quick and easy shopping experience
- A unique proposition strongly positioned.
- Established partnerships with neighborhood organizations
- Management has significant retail business experience.
- Management has consistently set and achieved financial measures in other businesses in the areas of liquidity, and profitability and is positioned well for future growth.
- The Renaissance Center of Greensboro. negligible long-term debt.
- The Renaissance Center of Greensboro, LLC is a closely held Limited Liability Company with the potential to raise additional equity funds.

Sales

The Renaissance Supermarket estimates 2014 sales to reach \$ 1,440,000.00, with net earnings of \$ 43,200.00 (3 percent of sales). Sales are expected to reach \$1,750,000.00, with net earnings of \$ 70,000.00 (4 percent), by the end of 2018.

Total sales over the first 5 years

2014	2015	2016	2017	2018
1,440,000	1,508,850	1,607,601	1,666,980	1,750,329

Internet

The Renaissance Supermarket currently has plans to develop its web site to be primarily used as an advertising channel for its products and will be well listed in all the local and regional web directories. The Renaissance Supermarket is currently looking into the possibility of offering an online supermarket service for its customers in the local area of Greensboro. At a slight premium over store prices customers will be able to order the full range of The Renaissance Supermarket products including fresh produce and have this delivered to their home within 2 hours.

Licenses

The Renaissance Supermarket will obtain the following required licenses:

- Supermarket license
- Alcoholic beverage license
- Pharmacy license
- Butcher license
- Bakery license

Directors

The Partners of the LLC consists of Mr. Shehzad Quamar, Mr. Shahzad Akbar and Dr. Manish Shukla and they have the principal responsibility for fulfillment of the store's mission and the legal accountability for its operations.

The Partners further ensures adequate human and financial resources and will actively monitor and evaluate the organization's Managers, Supervisors and employees to ensure the sound operations of the company.

Management team

The Renaissance Supermarket management team has direct knowledge of the retail market, extensive retail experience, and professional administration skills. Our team includes persons who are part of a team of professionals who own over 25 local convenient stores in the surrounding area and they are committed to hiring other Management professionals with Supermarket experience.

Personnel

The 5-year projection for personnel is expected to show the following:

Personnel projection	Year 1	Year 2	Year 3	Year 4	Year 5
Management	2	2	2	2	3
Sales	16	18	20	20	22
Distribution	1	1	1	1	1
Administration	1	2	2	2	2
Total	20	23	25	25	28
				-	

Funds required

The Renaissance Supermarket will be capitalized with \$2.1 million which will be raised through personal contributions of \$1.5 million from the owners and a loan of \$600.000.00 from the city of Greensboro,

Renovating the existing store

The amount of funds needed is \$2,100,000 which will cover updating the current interior structure of the store to include new flooring, ceiling, sprinkler system, redecorating, painting and upgrading the store and stock area, installing new security, stock, point of sale computers, maintenance, heating, cooling, electricity systems, plumbing, and other miscellaneous items.

Development

The developers of The Renaissance Supermarket are currently mapping the site, evaluating the roads, water and sewage, power lines, and building. Construction and development is planned to commence by April 1, 2013. **Phase 1** of this project should be completed by October 31, 2013, and we have scheduled to start operations of the Supermarket on November 1, 2013.

The following is the proposed development schedule, to be implemented after financing is secured:

- Design →
 - Status: Completed
- Approval and Permits
 - Status: Will be applied for once project is approved by City Council
 - Construction
 - Status: Estimated to start in April 2013
- Start of operations

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Planned for November 2013

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Development team

The following development team has been assembled to ensure the required expertise and quality of planning.

Consultants Melvin "Skip" Alston The Alston Realty Group

Civil engineering Frank Parks

Architect: Frank Parks

Government liaison: Melvin "Skip" Alston

Attorney: Marc Isaacson

Building Contractor: S & H Construction Company

Suppliers

We are currently negotiating a relationship with Super Value Distributors to be our primary supplier of the grocery items that will be sold in the Supermarket. However, we will also establish relationships with other suppliers to fit the need and the demand of the products required.

Marketing

The Renaissance Supermarket product mix

The Renaissance Supermarket will be a modern supermarket in every sense of the word. The layout, stocking, lighting and checkout counters will be installed and operated according to modern principles and ergonomics, making the shopping experience at The Renaissance Supermarket both convenient and pleasant.

Besides carrying a full range of products, The Renaissance Supermarket will also operate a fast food restaurant & Pharmacy inside the premises. We plan to have a delivery service for all our products and we plan to have a web presence where customers can shop online and get home delivery within a matter of hours.

Foods

- Fresh foods greengrocer, butcher, bakery, fishmonger
- Packaged foods frozen, preserved, dried, dairy, cooled, snack foods, etc.
- Ready to eat foods meals, lunches, sandwiches, salads, etc.
- Associated items cutlery, baking aids, {disposable} dinnerware, plastic containers, kitchen utensils, kitchen ware, etc.

Cosmetics and pharmacy

- Cleaning agents detergents, soaps, brooms, mops, sponges, etc.
- Office supplies paper, pens, pencils, ink, envelopes, etc.
- Hair products shampoos, conditioners, colorants, shaving products, etc.
- Dental hygiene products toothpastes, toothbrushes, etc.
- Body care skin creams, facial products, foot and nail products, deodorants, etc.
- Dog, cat, bird, fish, reptile and other pet foods and products
- Perfumes and make up products
- First aid, general medicine, over the counter and prescription drugs

The product lines offer the following additional advantages:

Customer loyalty is encouraged by assuring that all popular items are always in stock. By providing a reliable source for our customers to buy their regular, favorite and special treat items, we will be able to increase our return customer percentage.

Customer loyalty is further encouraged with the promotion of new and improved products, daily customer sampling, bonus specials and targeted sales at specific times and during the holiday season.

Marketing goals and strategies

An important part of The Renaissance Supermarket marketing goals and strategies is maintaining its level of quality and service.

Marketing goals

At The Renaissance Supermarket, we will sell the most frequently purchased grocery items in the most commonly purchased sizes.

- High quality, low prices and friendly customer service will be goal
- Reduced SKU assortment (avg. 2000 items) cover over 90% of everyday shopper needs
- Purchasing from established distributors in large quantity will insure lower purchase prices
- The location of the store in an established neighborhood and hiring from within those communities and stocking products tailored to the neighborhood needs will be our goal
- Efficient operating cost will keep prices low and provide more items for purchase to the customer

Marketing strategies

Increase the turnover by application of the planned strategies within each defined market. Raising the gross profit margin by better selecting products and suppliers will ensure long term growth. By growth in turnover, reduction of cost and price increase can increase the return on investment and profits can easily rise.

- Start promotional actions reaching more potential customers.
- Sponsor non-profit organizations, charities and community programs.
- Keep in contact with existing customers.
- Market research projects to determine target groups.

Personnel and the marketing concept

The employees must be able to carry out the philosophy and the strategy of the company. This will be emphasized until the strategies are carried out as planned and the results are obvious. All new strategies are to be forwarded and discussed with the employees on a regular basis during the weekly meetings.

Competitive research

Competitive threats come from the more established supermarkets with large amounts of operating capital. These stores have established themselves through key advertising thus increasing their name recognition. Their weaknesses are, however, that even with strong name awareness they are not directly involved in the community with neighbourhood organizations, which will be the strategy of The Renaissance Supermarket.

Supermarkets similar to The Renaissance Supermarket in order of competitiveness:

- 1. Food Lion, East Market Street
- Wall Mart East Cone Blvd.
- Save-A-Lot East Cone Blvd.

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Pricing strategy

In the Renaissance Supermarket branch of business there is an overall tendency to consider the competitive offers as well as the degree of acceptance by the customers when planning a pricing strategy. The Renaissance Supermarket will follow this tendency.

Pricing policy

The Renaissance Supermarket's products will be priced at a competitive price. Extensive promotional activity, including free samples and daily specials, help to ensure that customers know that they are receiving higher quality products and prompt, courteous service.

Furthermore The Renaissance Supermarket will operate using a price differentiation policy (to determine pricing per product / market). In the current economic situation it is important to realize that the first profit lies with the purchasing. The purchasing function is for a considerable part responsible for the financial results of the company. The purchasing must also be market oriented.

It is important for The Renaissance Supermarket to:

- Obtain the best possible conditions from the suppliers.
- Provide the community and customers with a high quality product at an affordable price.

Mobile technology

The Renaissance Supermarket intends to use handheld devices to manage retail audits, track inventory, process orders, manage job routing and analyze productivity or field or floor personnel. Our staff will be able to better manage inventory levels, minimize down time or loss of sales because of depleted inventory levels, as well as report issues immediately.

Data flow in the field or on the floor can be used to measure staff productivity, increase response times to reported issues, and therefore improve customer relationships considerably. Reports can include forms data, images and even videos.

All our mobile information flows will be password protected using LDAP login technology, are encrypted using the latest encryption standards secured using the HTTPS protocol and use the highest level of remote device management available today.

Data will be stored in XML and CSV formats to ensure compatibility with the back-end server as well as popular data formats widely used.

Operations described and the second of the s

The Renaissance Supermarket's identity

The identity of the store will be made clear by its interior furnishings, decoration, its shop window(s) and outside sign (board). Because our products are targeted with the community in mind, our design will be modern and this will be reflected in our services and marketing.

Location

We will be located at 2515 Phillips Ave, Greensboro, North Carolina. The store is situated in a shopping center format. The location will provide our employees as well as our customers with the necessary accessibility for easy access and safety.

Operating hours

The business will be open from 8:00 AM to 10:00 PM, 7 days a week, and will be closed for Christmas, Thanksgiving, the Fourth of July and other national holidays.

The Supermarket area

The total area is 20,000 sq.ft. 14,000 for sales, 3,000 for storage, 2,000 for the Restaurant and 1,000 for Pharmacy

Store layout

The store routing will be:

- Regularly spaced isles with shelves, allowing free movement throughout the store with cash register(s) at the front.
- Singular routing with a fixed start and end point so that customers are required to follow a specified path from beginning to end.
- The center of the store will have an open area with an "attraction display" which will draw the customer into the store isles radiating from this center will have our products on display with several cash registers strategically placed.
- Isles and shelves are randomly spaced and placed throughout the store with 4 cash registers.

Security -

The store will be outfitted with a state of the art security system in addition to smoke alarms and a sprinkler system. This will include a CCTV (closed circuit television) system for surveillance of the entire store, as well as all corridors and stock area.

Parking

Parking facilities will be plentiful and free to all customers.

Insurance

The Renaissance Supermarket will have suitable insurance coverage which will be periodically reviewed to ensure that the appropriate levels and types of coverage are in place.

- Fire insurance
- Theft insurance
- Building insurance
- Liability insurance
- Burglary & dishonesty insurance

Risk management

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The Renaissance Supermarket is a new business with a high dependence on key personnel: The Company's management team has experience in the areas of convenient stores, service stations, restaurant and Hotels. The Company and its prospects must be considered in light of the risks, expenses, and difficulties frequently encountered by companies in an early stage of development. Successful branding is a key issue.

This business plan represents management's best estimate of the future potential of our business venture. It should be recognized that not all major risks can be accurately predicted or otherwise avoided and that few business plans are free of errors of omission or commission.

SALES PROJECTIONS

	2014	2015	2016	2017	2018	Total
Fresh Produce/ Meats						
Units	264,000	277,200	291,060	305,613	320,894	1,458,767
Other Sales	60,000	63,000	66,150	69,458	72,931	331,538
Rebates & allowances	10,000	10,500	11,025	11,576	12,155	55,256
Net Sales	314,000	329,700	366,185	363,494	381,669	1,735,048
Cost of Goods	263,760	276,948	290,795	305,335	320,602	1,657,440
Gross Profit	50,240	52,752	55,390	58,159	61,067	277,608
Household Goods/ Groceri	es					
Net Sales	1,015,000	1,065,750	1,119,038	1,174,989	1,233,739	5,608,516
Cost of Goods	933,800	980,490	1,029,515	1,080,990	1,135,040	
Gross Profit	81,200	85,260	89,523	93,999.15	98,699	447,681
Pharmacy						
Net Sales	111,000	113,400	122,378	128,497	134,921	613,345
Cost of Goods	97,680	102,564	167,692	113,077	118,731	
Gross Profit	13,320	13,986	14,685	15,419	16,191	73,601
Total net sales	1,440,000	1,508,850	1,607,601	1,666,980	1,750,329	7,956,909
Totoal cost of Goods	1,295,240	1,360,002	142,800	1,499,402	1,574,372	
Total Gross Profits	144,760	151,998	159,598	167,577	175,957	

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